UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA HARRISBURG DIVISION

§

Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/18/2018.
- 2) The plan was confirmed on 08/08/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/21/2021, 09/22/2021, 10/29/2022, 11/22/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/14/2021.
- 5) The case was completed on 07/03/2024.
- 6) Number of months from filing or conversion to last payment: 74.
- 7) Number of months case was pending: <u>77</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$155.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,857.65.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 145,932.05 Total paid by or on behalf of the debtor(s) \$ 4,205.05 Less amount refunded to debtor(s)

\$ 141,727.00 **NET RECEIPTS**

Expenses of Administration:

\$ 5,160.00 Attorney's Fees Paid Through the Plan 0.00**Court Costs** \$ 9,889.97 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 15,049.97

\$ 0.00 Attorney fees paid and disclosed by debtor(s):

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	5,160.00	0.00
QUANTUM3 GROUP, LLC	Uns	245.76	365.00	365.00	74.88	0.00
INTERNAL REVENUE SERVICE	Pri	1,000.00	3,678.13	3,678.13	3,678.13	0.00
CONSUMER PORTFOLIO SERVICES	Sec	6,828.00	4,978.29	0.00	0.00	0.00
SPRINT	Uns	523.87	2,250.62	2,250.62	461.74	0.00
PENN WASTE, INC	Uns	442.37	1,048.14	1,048.14	215.04	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	0.00	NA	NA	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	2,927.51	11,130.99	11,130.99	1,195.28	0.00
AIS PORTFOLIO SERVICE, LP	Uns	2,829.00	2,720.38	2,720.38	292.12	0.00
AIS PORTFOLIO SERVICE, LP	Uns	338.66	369.94	369.94	39.72	0.00
PACIFIC UNION FINANCIAL LLC	Sec	0.00	161,844.38	0.00	0.00	0.00
NATIONSTAR MORTGAGE,LLC	Con	0.00	NA	NA	79,402.37	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	133,518.13	161,844.38	37,117.65	37,117.65	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	0.00	161,844.38	4,200.10	4,200.10	0.00
JOSEPH DONATO, TAX COLLECTOR	Pri	1,537.64	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	2,674.00	NA	NA	0.00	0.00
COMCAST	Uns	588.14	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	186.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DIRECTV	Uns	386.86	NA	NA	0.00	0.00
GSP MANAGEMENT CO	Uns	1,589.45	NA	NA	0.00	0.00
HARTMAN REHAB ASSOCIATES	Uns	225.59	NA	NA	0.00	0.00
MRS BPO LLC	Uns	3,957.00	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	91.30	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	205.00	NA	NA	0.00	0.00
UNITED WATER PENNYSLVANIA	Uns	205.29	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Uns	142.73	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 79,402.37	\$ 79,402.37	\$ 0.00
Mortgage Arrearage	\$ 37,117.65	\$ 37,117.65	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,200.10	\$ 4,200.10	\$ 0.00
TOTAL SECURED:	\$ 120,720.12	\$ 120,720.12	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,678.13	\$ 3,678.13	\$ 0.00
TOTAL PRIORITY:	\$ 3,678.13	\$ 3,678.13	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 17,885.07	\$ 2,278.78	\$ 0.00

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Expenses of Administration \$15,049.97 Disbursements to Creditors \$126,677.03

TOTAL DISBURSEMENTS: \$ 141,727.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/09/2024 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.